

Information to identify the case:

Debtor 1	Faithlyn M Foxton	Social Security number or ITIN	xxx-xx-4880
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-22863-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Faithlyn M Foxton
aka Faithlyn M Foxton-Ashby, aka Faithlyn
Majorie Foxton Ashby

9/12/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Faithlyn M Foxton
Debtor

Case No. 19-22863-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 12, 2022

User: admin
Form ID: 3180W

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2022:

Recip ID	Recipient Name and Address
db	+ Faithlyn M Foxton, 826 Hampden Street, Linden, NJ 07036-6410
518328254	+ Dimitri Foxton, 826 Hampden St., Linden, NJ 07036-6410
518359479	+ Goldman Sachs Mortgage Co, Service Finance Co LLC, 555 S Federal Hwy #200, Boca Raton, FL 33432-6033
518413419	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518328264	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
518348071	+ U.S. Bank National Association, as Trustee for Str, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 12 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 12 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Sep 13 2022 00:38:00	Ally Bank Lease Trust - Assignor to Vehicle Asset, AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RMSC.COM	Sep 13 2022 00:38:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518439654	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 12 2022 20:39:00	ARCPE 1 LLC, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518449070	EDI: GMACFS.COM	Sep 13 2022 00:38:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
519237677	+ EDI: AISACG.COM	Sep 13 2022 00:38:00	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518328251	+ EDI: GMACFS.COM	Sep 13 2022 00:38:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Minneapolis, MN 55438-0901
518328253	^ MEBN	Sep 12 2022 20:37:11	Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890
518328252	^ MEBN	Sep 12 2022 20:37:11	Apex Asset Management, 2501 Oregon Pike, Suite 201, Lancaster, PA 17601-4890
518328255	EDI: DISCOVER.COM	Sep 13 2022 00:38:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518341194	EDI: DISCOVER.COM	Sep 13 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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518328256	^	MEBN	Sep 12 2022 20:36:18	Equifax, PO BOX 740241, Atlanta, GA 30374-0241
518328257	^	MEBN	Sep 12 2022 20:37:09	Experian, PO BOX 9701, Allen, TX 75013-9701
518328258		EDI: IRS.COM	Sep 13 2022 00:38:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
518328260	+	EDI: LCIPHHRMGT	Sep 13 2022 00:38:00	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
518328261	+	EDI: LCIPHHRMGT	Sep 13 2022 00:38:00	Ocwen Loan Servicing, 1 Mortgage Way, Mount Laurel, NJ 08054-4637
518445262		EDI: PRA.COM	Sep 13 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
518328262	+	Email/Text: servicing@svcfm.com	Sep 12 2022 20:39:00	Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
518328263	+	Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 12 2022 20:39:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518328813	+	EDI: RMSC.COM	Sep 13 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518328265	+	EDI: RMSC.COM	Sep 13 2022 00:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518328266		Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 12 2022 20:39:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518328267	+	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 12 2022 20:39:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
518328268	^	MEBN	Sep 12 2022 20:36:57	Trans Union, PO BOX 2000, Chester, PA 19016-2000
518448159		EDI: LCIPHHRMGT	Sep 13 2022 00:38:00	U.S. BANK NATIONAL ASSOCIATION, as Trustee, PHH Mortgage Service, Mailstop SBRP - PO Box 5469, Mt. Laurel, NJ 08054
518328269	+	Email/Text: bankruptcydept@wyn.com	Sep 12 2022 20:39:00	Wyndham Vacation Management Inc, 10650 W. Charleston BLvd, Ste 160, Las Vegas, NV 89135-1169

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518328259		Jordan Ashby
cr	*+	U.S. BANK NATIONAL ASSOCIATION, as Trustee for Str, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-AM1 ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor ARCPE 1 LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor ARCPE 1 LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Scott E. Tanne	on behalf of Debtor Faithlyn M Foxton ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
Shauna M Deluca	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-AM1 sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-AM1 smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9